

**Information to identify the case:**

Debtor 1 Martin L. Hampton

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2172

EIN -----

Debtor 2 Debbie R. Hampton

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1850

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-23238-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin L. Hampton

Debbie R. Hampton

5/13/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Martin L. Hampton  
 Debbie R. Hampton  
 Debtors

Case No. 14-23238-CMB  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db/jdb +Martin L. Hampton, Debbie R. Hampton, 174 Shenandoah Drive, Pittsburgh, PA 15235-2049  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr +Nationstar Mortgage LLC, Padgett Law Group, c/o Evan S. Singer, 6267 Old Water Oak Road, Ste 203, Tallahassee, FL 32312-3858  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 13903931 +Aes/Keystone, Po Box 61047, Harrisburg, PA 17106-1047  
 13903932 +Aes/National City Bank, Po Box 61047, Harrisburg, PA 17106-1047  
 13903934 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Cen, Po Box 14931, Pittsburgh, PA 15234)  
 13967357 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 13918023 Francis Hallinan, 1617 John F. Kennedy Boulevard, Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103  
 13939364 Gastroenterology Assoc, c/o Berks Credit & Collections, Inc., Temple, PA 19560  
 14275784 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
 13995241 +Jordon Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349  
 13918026 +Kraft & Kraft PC, 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500  
 14653133 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261)  
 13903938 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
 13923555 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 13974736 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
 13966395 +Peoples Natural Gas Company, LLC, Equitable Gas Division, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
 13903939 +Principal Residential Mt, 711 High St, Des Moines, IA 50392-0001  
 13918028 +Treasure Lake Property Owner Associates, 13 Treasure Lake, Du Bois, PA 15801-9001  
 13903942 +Va Pittsburgh Employee, 1010 Delafield Rd, Pittsburgh, PA 15215-1802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:52 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 13903933 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com May 14 2019 02:41:42 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 13918018 +EDI: CIAC.COM May 14 2019 06:28:00 Citimortgage Inc., 1000 Technology Drive,  
 O Fallon, MO 63368-2240  
 13903935 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 14 2019 02:41:20  
 Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13903936 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 14 2019 02:41:20  
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14153918 EDI: ECMC.COM May 14 2019 06:28:00 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408  
 13903937 +EDI: AMINFOF.COM May 14 2019 06:28:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 13918024 EDI: IRS.COM May 14 2019 06:28:00 IRS, 1000 Liberty Ave, Room 705,  
 Pittsburgh, PA 15222  
 13944361 +E-mail/Text: alerts@vapghfcu.org May 14 2019 02:40:31 VA Pittsburgh EFCU,  
 1010 Delafield Road, Pittsburgh, PA 15215-1802  
 13903940 +E-mail/Text: alerts@vapghfcu.org May 14 2019 02:40:31 Va Pittsburgh E F.C.U.,  
 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
 13903941 +E-mail/Text: alerts@vapghfcu.org May 14 2019 02:40:31 Va Pittsburgh Empl Fcu,  
 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
 13903943 +E-mail/Text: alerts@vapghfcu.org May 14 2019 02:40:32 Vamc Highland Dr Fcu,  
 1010 Delafield Rd, Pittsburgh, PA 15215-1802

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiMortgage, Inc.  
 cr City and School District of Pittsburgh  
 cr County of Allegheny  
 cr Duquesne Light Company  
 cr NATIONSTAR MORTGAGE LLC  
 cr Pittsburgh Water and Sewer Authority  
 13918022 Doug Ransaw, unknown  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 cr\* +Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,  
 Pittsburgh, PA 15235-5137  
 13918016\* +Aes/Keystone, Po Box 61047, Harrisburg, PA 17106-1047  
 13918017\* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
 13918019\* ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Cen, Po Box 14931, Pittsburgh, PA 15234)  
 13918020\* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: May 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13918021\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13918025\* IRS, PO Box 7346, Philadelphia, PA 19101-7346  
13918027\* Nco Fin/51, Po Box 13574, Philadelphia, PA 19101  
13918029\* +Va Pittsburgh E F.C.U., 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
13918030\* +Va Pittsburgh Empl Fcu, 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
13918031\* +Va Pittsburgh Employee, 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
13918032\* +Vamc Highland Dr Fcu, 1010 Delafield Rd, Pittsburgh, PA 15215-1802  
13936552 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,  
Pittsburgh, PA 15235-5137

TOTALS: 7, \* 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Joint Debtor Debbie R. Hampton areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
Albert G. Reese, Jr. on behalf of Debtor Martin L. Hampton areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water and Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Mario J. Hanyon on behalf of Creditor CitiMortgage, Inc. pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeewpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 14